

Open enrollment is almost here! Although we are unable to continue offering the Uniform Medical Plan (UMP) at no monthly cost, monthly premiums are still affordable—starting at \$16 for a single subscriber. The Public Employees Benefits Board (PEBB) approved a number of changes for all PEBB plans. Described below are those changes specific to the UMP. We hope, after considering these changes, that you will continue to make the UMP “Your Health. Your Plan. Your Choice.”

Challenges

The challenges that we faced for 2001 were to provide you the best value, while keeping premium costs down in the face of significant medical and prescription drug cost increases. Prescription drug costs alone increased by 30 percent during 2000. In addition, benefits were added to comply with legislative mandates. As the UMP works toward obtaining National Commission for Quality Assurance (NCQA) accreditation, we have also changed our appeals process, amended our definition of experimental and investigational procedures, and implemented coverage criteria for organ transplants.

Changes

In response to these challenges, the following benefit changes will be effective January 1, 2001:

- The prescription drug benefit no longer applies to the annual medical/surgical out-of-pocket limit.
- For retail and mail-order prescriptions, there will be an annual deductible of \$100 per person/\$300 per family, separate from the annual medical/surgical deductible.

- After meeting your prescription drug deductible, your coinsurance for retail prescriptions is capped at a maximum of \$75 per prescription or refill.
- Insulin, insulin syringes, and disposable diabetic supplies will be available at the generic drug level (10% coinsurance at a retail pharmacy, \$20 copay for a 90-day supply through mail-order).
- Coverage will be provided for all prescription contraceptive drugs and devices approved by the Food and Drug Administration.
- The maximum supply of retail and mail-order drugs is reduced from 100 to 90 days.
- Massage therapy has been added to the Physical, Occupational, and Speech Therapy benefit, with a combined limit of 60 visits per year. Massage therapy is covered only when using a UMP-preferred provider.

These changes will allow UMP-participating pharmacies to calculate your deductible or coinsurance charges on the spot. We realize that paying the full cost of your prescription at the pharmacy has caused a financial hardship for many members. With the new pharmacy benefit, once your annual prescription drug deductible has been met, you will only need to pay the applicable coinsurance, and you will never have to pay more than \$75 per prescription or refill at a UMP-participating pharmacy.

In addition, the changes help control increases in monthly premiums. For most UMP members, the estimated increase in prescription costs is less than \$5 per adult per month. Many members will actually pay lower prescription costs than they do with the current benefit, since they had to pay a \$200 annual deductible before retail prescriptions were covered, or paid more than \$75 coinsurance for a single prescription!

Paying for prescription drugs

Here's an example of what you could pay in 2001 versus 2000. If you have no medical/surgical services (other than preventive care), and purchase 12 retail prescriptions of a generic drug that costs \$20 per prescription (total value \$240):

Calendar Year 2000

You pay:

- \$200 for the first 10 retail prescriptions (meets your \$200 annual deductible)
- \$2 coinsurance per prescription (10%) for the remaining two prescriptions

Your total cost: **\$204**

Calendar Year 2001

You pay:

- \$100 for the first five retail prescriptions (meets your \$100 prescription deductible)
- \$2 coinsurance per prescription for the remaining seven prescriptions

Your total cost: **\$114**

If you order drugs exclusively through the mail-order service, you will be responsible for paying the prescription drug deductible; thereafter, only the copayment is required.

Choices

As you know, the UMP is a unique health plan in that it provides coverage when you receive services from any approved provider, including specialists, and allows you the freedom to self-refer for your care. However, this freedom of choice is coupled with member cost-sharing in the form of deductibles, copayments, or coinsurance. The UMP strives to select the best providers and facilities for our preferred network. Using this network, you will save money and be assured of high-quality services.

Reducing your costs

Here are some ways to minimize your out-of-pocket expenses:

- ▶ **Use preferred providers and facilities.** Your benefit level is higher and your out-of-pocket costs are lower if you use UMP-preferred providers and facilities.
- ▶ **Use the mail-order service.** If you take maintenance medications, you can save money by using the UMP's mail-order service, Merck-Medco Rx Services. For more information, call

Merck-Medco Rx Services at 1-800-903-8224. Prescription drug refills can also be requested online through www.merckmedco.com or www.wa.gov/hca/ump.

- ▶ **Consider taking generic drugs.** If you're currently taking a brand-name drug, ask your provider if there's a generic alternative that will similarly treat your condition. This can save you 40% coinsurance at the pharmacy and \$20 for a 90-day mail-order supply.
- ▶ **Review your provider's explanation of benefits.** When you receive a statement or bill from your doctor or other provider, please review it carefully to make sure that all services billed by your provider were actually provided. Let the UMP know if anything appears to be driving up costs or causing unnecessary use of services.

- ▶ **Enroll in our Free and Clear Program.** If you are a smoker or use tobacco products, please enroll in our tobacco cessation program Free and Clear by calling 1-800-292-2336. If you stop smoking now, you will become healthier and reduce future medical bills!

You can find us online

If you have a question about the UMP's benefits, which preferred providers and participating pharmacies are available in your area, or how to access the mail-order service or tobacco cessation program, you can find it online! Check out the UMP's Web site at www.wa.gov/hca/ump for updated information and publications for 2001 coverage.

To obtain this document in another format, call our Americans with Disabilities Act (ADA) Coordinator at 360-923-2805. TTY/TDD users (deaf, hard of hearing, or speech impaired), call 360-923-2701.

Important information about your
Uniform Medical Plan coverage.
Open enrollment—October 23 to November 30, 2000.

